

**From:** Tom McConnell [mailto:tomtmc@earthlink.net]  
**Sent:** Sunday, August 30, 2015 8:37 PM  
**To:** EBSA, E-ORI - EBSA  
**Subject:** RIN 1210-AB32 Comments

DOL,

I am a retired person that lives off of my distributions from my 401K and IRAs. In my opinion it is a mistake to not allow self directed investors from using options to enhance their return on their 401K and IRA investments.

I currently use covered calls to enhance my return in my deferred accounts and I also use cash secured puts to allow me to reduce my cost of purchasing stocks or ETFs.

Please do not eliminate the use of options in deferred accounts.

Tom McConnell